

Fill in this information to identify the case:

Debtor 1 Johnie Lee Hudson

Debtor 2 \_\_\_\_\_

(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Alabama  
(State)

Case number 18-00588-DSC13

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank National Association not in its individual capacity but solely as Legal Title Trustee for RMTP Trust, Series 2021 BKM-TT-V

Court claim no. (if known):

1-2

Last 4 digits of any number you use to identify the debtor's account: 0585

Property Address: 1700 34th Ave N

Number

Street

Birmingham, AL 35207

City

State

Zip Code

Part 2: Prepetition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ \_\_\_\_\_

Part 3: Postpetition Mortgage Payment

Check one:

☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 06/01/2022 With \$135.75 in suspense  
MM/ DD /YYYY

☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:

(a) \$ \_\_\_\_\_

b. Total fees, charges, expenses, escrow, and cost outstanding:

+ (b) \$ \_\_\_\_\_

c. **Total.** Add lines a and b.

(c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

     /      /     

MM/ DD /YYYY

Debtor 1

Johnnie Lee Hudson

Case Number (if known)

18-00588-DSC13

First Name

Middle Name

Last Name

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**X** /s/ Hugh Andrew Smith Date 05/31/2022  
Signature

Print: Hugh Andrew Smith Bar No. ABN 3408G20C Title Bankruptcy Attorney  
First name Middle Name Last name

Company MCMICHAEL TAYLOR GRAY, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 3550 Engineering Drive, Suite 260  
Number Street  
Peachtree Corners, GA 30092  
City State Zip Code

Contact phone 404-474-7149 Email: hsmith@mtglaw.com

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a true and correct copy of the foregoing in the above captioned case was this day served upon the below named persons by either United States Mail or Electronic Mail at the addresses shown below:

**Via U.S. Mail**

Johnie Lee Hudson  
1700 34th Ave North  
Birmingham, AL 35207

**Via CM/ECF electronic service:**

Brent William Davis  
Brent W. Davis & Associates, L.L.C.  
Post Office Box 1808  
Pelham, AL 35124

Bradford W. Caraway  
P.O. Box 10848  
Birmingham, AL 35202

Dated: May 31, 2022

Respectfully submitted,

By: /s/ Hugh Andrew Smith  
Hugh Andrew Smith, Esq.  
ABN 3408G20C

MCMICHAEL TAYLOR GRAY, LLC  
Attorney for Creditor  
3550 Engineering Drive, Suite 260  
Peachtree Corners, GA 30092  
Telephone: 404-474-7149  
Facsimile: 404-745-8121  
E-mail: hsmith@mtglaw.com  
MTG File No.: 22-001746-01